

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

<b>In re:</b>	§	<b>Case No. 1:19-BK-10606</b>
	§	
<b>JUDY LANGENBACH</b>	§	
	§	
	§	
<b>Debtor(s)</b>	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that E. Hanlin Bavely, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

221 East Fourth Street, Atrium II, Suite 800, Cincinnati, OH 45202

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 30 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 03/28/2020

By: /s/ E. Hanlin Bavely

Trustee

E. Hanlin Bavely  
36 E. 7th Street, Suite 2020  
Cincinnati, OH 45202

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$2,535.00</u>
<i>and approved disbursements of</i>	<u>\$0.00</u>
<i>leaving a balance on hand of<sup>1</sup>:</i>	<u>\$2,535.00</u>

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$2,535.00</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
E. Hanlin Bavely, Trustee Fees	\$633.75	\$0.00	\$633.75
E. Hanlin Bavely, Trustee Expenses	\$79.84	\$0.00	\$79.84

Total to be paid for chapter 7 administrative expenses:	<u>\$713.59</u>
Remaining balance:	<u>\$1,821.41</u>

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
Remaining balance:	<u>\$1,821.41</u>

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$1,821.41

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$35,843.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.1 percent, plus interest (if applicable) .

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Discover Bank	\$9,869.57	\$0.00	\$501.53
2	American Express National Bank, AENB	\$6,318.21	\$0.00	\$321.06
3	PYOD, LLC	\$6,553.38	\$0.00	\$333.01
4	Fifth Third Bank	\$8,344.69	\$0.00	\$424.04
5	Fifth Third Bank	\$4,757.83	\$0.00	\$241.77

Total to be paid to timely general unsecured claims: \$1,821.41  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable) .

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00

Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable) .

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
Remaining balance: \$0.00

Prepared By: /s/ E. Hanlin Bavely  
Trustee

E. Hanlin Bavely  
36 E. 7th Street, Suite 2020  
Cincinnati , OH 45202

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE: NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATION FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

I certify that a copy of the foregoing **Notice** was served (I) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** addressed to each of the creditors whose names appear on the current matrix in this estate, which is attached.

Mailing was done on April 1, 2020.

/s/ E. Hanlin Bavely  
E. Hanlin Bavely, Trustee  
36 East Seventh Street, Suite 2020  
Cincinnati, Ohio 45202

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/s/ E. Hanlin Bavely  
E. Hanlin Bavely, Trustee  
36 East Seventh Street, Suite 2020  
Cincinnati, Ohio 45202

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998-1540

Bank Of America  
4909 Savarese Circle  
F11-908-01-50  
Tampa, FL 33634-2413

BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

Citi/Sears  
Citibank/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179-0034

Discover Financial  
Po Box 3025  
New Albany, OH 43054-3025

Discover Personal Loan  
Attn: Bankruptcy  
Po Box 30954  
Salt Lake City, UT 84130-0954

FIFTH THIRD BANK  
MD# ROPS05 BANKRUPTCY DEPT  
1850 EAST PARIS SE  
GRAND RAPIDS MI 49546-6253

Judy Langenbach  
1633 Tremont St 1E  
Cincinnati, OH 45214-1439

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Synchrony Bank/Sams Club  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896-5060